

**Loan Policy Pledge for Municipal Depositories**

We pledge not to arbitrarily reject mortgage loans for residential properties within a specific geographic area in Chicago because of the location and/or age of the property, or in the case of proposed borrower to arbitrarily vary the terms of those loans or the application procedures for those loans on the basis of race, color, religion, national origin, age, sex, marital status, ancestry, sexual orientation, parental status, source of income, disability or military discharge status. In addition, we pledge to make loans available to low- and moderate-income residential property in the neighborhoods of the City of Chicago within the limits of our legal restriction and prudent financial practices.

We understand that arbitrarily rejecting or varying the terms and/or application procedures of mortgage loans on the basis of the factors listed above may result in the lost of our designation as a municipal depository.

JP Morgan Chase Bank N.A.  
Name of Financial Institution

[Signature]  
Signature of Authorized Officer

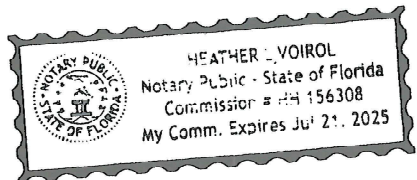
Maryann Director - Home Landy  
Title

Sean Gatzert  
Name of Authorized Officer (Print or Type)

904-462-4374  
Business Telephone Number

Subscribed and sworn to before me this

16th day of November, 2021  
[Signature]  
Notary Public



Date: 11/16/21

Name of transaction for which this certificate is submitted: \_\_\_\_\_

Contact Person: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Telephone: \_\_\_\_\_